IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

In re: **Mercedes Chardon** DEBTOR	**CASE NO. 10-05550 BKT** **CHAPTER 7**

MOTION SUBMITTING LOSS MITIGATION OFFER FROM BANCO POULAR FOR DEBTORS REAL PROPERTY

NOW COMES debtor Mercedes Chardon, by and through the undersigned counsel, and respectfully state and pray as follows.

1. We included with the motion the offer from Banco Popular de Puerto Rico for Loss Mitigation regarding debtors real property.
2. The offer is included and made part of this motion.
3. Debtor's accept the offer as reasonable.

WHEREFORE the debtors respectfully request that this Honorable Court approves the loan modification offer from Banco Popular de Puerto Rico's included n this Motion, in order to help with debtor's rehabilitation.

RESPECTFULLY SUBMITTED in San Juan, Puerto Rico, on September 14, 2010.

I HEREBY CERTIFY that the foregoing motion was filed with the clerk of the US Bankruptcy Court for the District of Puerto Rico electronically using the CM/ECF system, which automatically serves notification of the filing to the office of the US Trustee and other parties in interest.

s/ Hector Figueroa Vincenty
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STRATEGIC INTEGRATED mortgage solutions

Posible Modificación

Borrower *MERCEDES CHARDON*

Co-Borrower

ORIGINAL LOAN DATA		*MODIFICATION LOAN DATA*	
		LAST APPRAISED VALUE	$ 229,000.00
ACCOUNT NUMBER	07-4639135	INTEREST RATE	2.000%
TYPE/INVESTOR	CVU-447	MODIFIED TERM	313
ORIGINAL LOAN	$ 161,900.00	PRINCIPAL BALANCE	$ 147,335.61
ORIGINAL APPRAISAL	$ 162,000.00	INTEREST BALANCES	8,515.26
ORIGINAL LTV	100%	ESCROW	367.79
DATE OF LOAN	March 3, 2003	FEES DUE	-
MATURITY DATE	March 1, 2033	LEGAL CHARGES	-
AMORTIZATION TERM	360	ESCROW 3	-
REMAINING TERM	284	LESS:	-
CURRENT P&I	$ 983.72	MODIFICATION AMOUNT	$ 156,218.66
CURR. ESCROW PMT	30.28	NEW LTV	68%
TOTAL PAYMENT	$ 1,014.00	MODIFICATION NEW P & I	$ 640.96
DELINQUENCY DATA		ESCROW PMT	30.25
		NEW MONTHLY PMT	$ 671.21
NEXT PAYMENT	August 1, 2009	NEXT PAYMENT DATE	10/01/10
INTEREST RATE	6.1250%	NEW MATURITY	04/01/36
PAYMENTS DUE ( )	13,182.00	**TO BE PAID BY CLIENT**	
LATE CHARGES	745	LATE CHARGES	$ -
FEES	70	INTEREST DUE	$ -
ESCROW 3	80	LEGAL CHARGES	$ -
LEGAL EXPENSES	-	FEES DUE	$ -
LESS: UNAPPL	-	BPO	$ -
NET DUE	$ 14,077.04	INSPECTION	$ -
APPROVED BY:		FLOOD DETERMINATION	$ -
DATE:		CRIM	$ -
Yo, ______ solicito a Banco Popular orientación para alternativa de Loss Mitigation libre y voluntariamente con el conocimiento de mi abogado de quiebra.		PRESENTATION FEES	$ -
		NOTARY FEES CANCELLATION	$ -
		NOTARY FEES MODIFICATION	$ -
		LESS: SIMS FEES	$ -
Estos números son tentativos ya que en el momento de modificacion cambian		STAMP & VOUCHERS MODIFICATION	$ -
Representante del Banco Popular		STAMP & VOUCHERS CANCELLATION	$ -
		LESS: UNAPPLIED	$ -
		TOTAL CONTRIBUTION AT CLOSING	$ -
		PREPARED BY	
		DATE:	*August 17, 2010*

UNITED STATES BANKRUPTCY COURT

District of Puerto Rico

In re MERCEDES CHARDON TIRA , Case No. 10-05550
Debtor Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1

Creditor's Name:	**Describe Property Securing Debt:**
BANCO POPULAR DE PUERTO RICO	RESIDENCE CANOVANAS PR

Property will be *(check one)*:
☐ Surrendered ☑ Retained

If retaining the property, I intend to *(check at least one)*:
☐ Redeem the property
☑ Reaffirm the debt
☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is *(check one)*:
☑ Claimed as exempt ☐ Not claimed as exempt

Property No. 2 *(if necessary)*

Creditor's Name:	**Describe Property Securing Debt:**

Property will be *(check one)*:
☐ Surrendered ☐ Retained

If retaining the property, I intend to *(check at least one)*:
☐ Redeem the property
☐ Reaffirm the debt
☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is *(check one)*:
☐ Claimed as exempt ☐ Not claimed as exempt

B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1 **Lessor's Name:**	**Describe Leased Property:**	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 2 *(if necessary)* **Lessor's Name:**	**Describe Leased Property:**	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Property No. 3 *(if necessary)* **Lessor's Name:**	**Describe Leased Property:**	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

0 continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 9/14/10

Mercedes Olarde [signature]
Signature of Debtor

Signature of Joint Debtor